

THE ESTLE LAW FIRM

12520 High Bluff Drive, Suite 265

San Diego, California 92130

Telephone (858)720-0890

Facsimile (858) 720-0092

Mark D. Estle (CA Bar No. 135004)

Attorney for Secured Creditor
HOUSEHOLD FINANCE CORPORATION OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN JOSE DIVISION

In re:

Case No. 08-54672-RLE
Chapter 13

BRUCE RANDALL ELLIOTT AND SUSAN
BLACKHURST ELLIOTT.

STIPULATION FOR TEMPORARY HARDSHIP REDUCTION

Debtor(s).

TO ALL PARTIES OF INTEREST:

PLEASE TAKE NOTICE THAT Debtor and Secured Creditor
HOUSEHOLD FINANCE CORPORATION OF CALIFORNIA, by and through their
attorneys of record, hereby stipulate as follows:

1. Commencing July 30, 2010, Debtors shall continue to make regular monthly payments in a reduced amount of \$4,570.93, which amount may be subject to change.

2. The interest rate shall be reduced from 7.48% to 7.16757% for the term of the bankruptcy.

3. The terms set forth in Paragraphs 1 and 2 shall be in effect only for the term of the bankruptcy.

4. The subject Note dated August 25, 2005 is in the

1 original principal amount of \$669,814.04 and is secured by a Deed
2 of Trust covering the property commonly known as 1384 Kimberly
3 Drive, San Jose, California 95118 (the "Property").

4 5. Movant may amend its Proof of Claim to add its
5 attorney's fees for this stipulation, which fees shall then be
6 paid through the Plan or if necessary through a modified Plan.

7 6. This Order may be executed in counterparts, and
8 facsimile signatures shall be deemed originals.

9

10 THE ESTLE LAW FIRM

11 Dated: 7/20/10

12 /s/ Mark D. Estle
13 Mark D. Estle, Esq.
14 Attorney for Secured Creditor

15 Dated: 7/20/10

16 /s/ W. Kirk Moore
17 W. Kirk Moore, Esq.
18 Attorney for Debtor

19 The Chapter 13 Trustee has no opposition to this Stipulation.

20 Dated: 7/30/10

21 /s/ Devin Derham-Burk
22 Devin Derham-Burk,
23 Chapter 13 Trustee

24
25
26
27
28